

Fill in this information to identify the case:

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Debtor 1 Sheena Napper-Taylor

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 18-18161 MDC _____

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, N.A.Court claim no. (if known): 8

Last 4 digits of any number you use to
identify the debtor's account:

7 7 8 3

Date of payment change:

Must be at least 21 days after date
of this notice01/01/2022

New total payment:

\$ 822.79

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 308.91New escrow payment: \$ 311.97**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Sheena Napper-Taylor
First Name Middle Name Last Name

Case number (if known) 18-18161

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x/s/ Marika Dienes

Signature

Date 11/26/2021

Print: Marika Dienes
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company PNC Bank, N.A.

Address 3232 Newmark Drive
Number Street

Miamisburg OH 45342
City State ZIP Code

Contact phone 866-754-0659

Email bankruptcy@pnc.com



PROPERTY ADDRESS:
6735 LYNFORD STREET
PHILADELPHIA, PA 19149

SHEENA S NAPPER-TAYLOR
6735 LYNFORD ST
PHILADELPHIA PA 19149-2127

CURRENT MONTHLY MORTGAGE PAYMENT	NEW PAYMENT INFORMATION
Principal & Interest510.82	Principal & Interest510.82
Escrow308.91	Escrow311.97
Total Payment819.73	Total Payment822.79
	New Payment Effective Date01/01/22

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT	MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
MORTGAGE INS \$825.48			BEGINNING BALANCE		1,662.57	1,702.23
CITY TAX \$1,898.13	January	311.97	FHA/RBP	68.79	1,905.75	1,945.41
HAZARD INS \$1,020.00	February	311.97	FHA/RBP	68.79	2,148.93	2,188.59
	March	311.97	FHA/RBP	68.79	2,392.11	2,431.77
	March		CITY TAX	1,898.13	493.98	533.64
	April	311.97	FHA/RBP	68.79	737.16	776.82
TOTAL DISBURSEMENTS \$3,743.61	May	311.97	FHA/RBP	68.79	980.34	1,020.00
	June	311.97	FHA/RBP	68.79	1,223.52	1,263.18
DIVIDED BY 12 MONTHS	July	311.97	FHA/RBP	68.79	1,466.70	1,506.36
MONTHLY ESCROW DEPOSIT \$311.97	July		HAZARD INS	1,020.00	446.70 *	486.36 **
	August	311.97	FHA/RBP	68.79	689.88	729.54
	September	311.97	FHA/RBP	68.79	933.06	972.72
	October	311.97	FHA/RBP	68.79	1,176.24	1,215.90
	November	311.97	FHA/RBP	68.79	1,419.42	1,459.08
	December	311.97	FHA/RBP	68.79	1,662.60	1,702.26

CALCULATION OF ESCROW ADJUSTMENT
BEGINNING PROJECTED BALANCE \$1,662.57
BEGINNING REQUIRED BALANCE \$1,702.23
ESCROW SURPLUS \$192.47

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. Do NOT send cash by mail.

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.



INTERNET REPRINT

Your escrow account has a surplus balance of \$192.47. Due to the past due status of your loan, these funds are being retained in your escrow account. Once your loan status is current, you may contact Customer Service about your refund.

DATE: November 8, 2021

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$486.36, as it does in July. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			476.84
03/21	FHA/RBP	308.91	70.48	715.27
04/21	FHA/RBP	308.91	70.48	953.70
05/21	FHA/RBP	308.91	70.48	1,192.13
06/21	FHA/RBP	308.91	70.48	1,430.56
07/21	FHA/RBP	308.91	70.48	1,668.99
07/21	HAZARD INS		982.00	686.99
08/21	FHA/RBP	308.91	70.48	925.42
09/21	FHA/RBP	308.91	70.48	1,163.85
10/21	FHA/RBP	308.91	70.48	1,402.28
11/21	FHA/RBP	308.91	70.48	1,640.71
12/21	FHA/RBP	308.91	70.48	1,879.14
01/22	FHA/RBP	308.91	70.48	2,117.57
02/22	FHA/RBP	308.91	70.48	2,356.00
02/22	CITY TAX		1,879.14	476.86 **
TOTAL		3,706.92	3,706.90	

This is a statement of actual escrow account activity from January 2021 through December 2021. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			-2,664.60
01/21		302.77		-998.76
02/21	FHA/RBP	302.77	70.48	-766.47
02/21	CITY TAX		1,898.13	-2,664.60
03/21	FHA/RBP		70.48 *	-2,735.08
04/21		1,676.45	*	-1,058.63
04/21	FHA/RBP		70.48 *	-1,129.11
05/21		522.19	*	-606.92
05/21	FHA/RBP		70.48 *	-677.40
06/21	FHA/RBP		70.48 *	-747.88
06/21	HAZARD INS		1,020.00 *	-1,767.88
07/21	FHA/RBP		70.48 *	-1,838.36
08/21	FHA/RBP	1,566.56	70.48	-342.28
09/21		308.91	*	-33.37
09/21	FHA/RBP		68.79 *	-102.16
10/21		1,044.37	*	942.21
10/21	FHA/RBP		68.79 *	873.42
11/21		617.82 e	*	1,491.24
11/21	FHA/RBP		68.79 *	1,422.45
12/21	FHA/RBP	308.91 e	68.79 *e	1,662.57
TOTAL		6,650.75	3,686.65	

** Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at pnc.com/mortgagecustomercare to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-877-526-3603.

Do not cash if you do not clearly see the words "ORIGINAL DOCUMENT"

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
 ▼ RESERVED FOR FINANCIAL INSTITUTION USE ▼

X

Disclosure on Cancellation of Mortgage Insurance Premium (MIP)

You may have the option to cancel annual MIP in advance of the projected amortization date by making additional payments of Mortgage principal. To inquire about loan qualifications for early termination of MIP, send in a written request to the address listed below, or contact Customer Service.



Call Customer Service at **1-800-822-5626**, Monday - Thursday, 8:00 a.m. - 9:00 p.m., Friday, 8:00 a.m. - 5:00 p.m. ET and Saturday, 9:00 a.m. - 2:00 p.m.

Or



Send a written request to the address on the statement
PNC Bank
P.O. Box 8736
ATTN: Mortgage Insurance Department B6-YM13-01-5
Dayton, Ohio 45401-8736.

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania (Philadelphia)

IN RE: Sheena Napper-Taylor	Case No. 18-18161 Judge Magdeline D. Coleman Chapter 13
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CERTIFICATE OF SERVICE OF
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on 11/26/2021 , a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: ASHLEY M. SULLIVAN
Trustee: KENNETH E. WEST
Office of the United States Trustee

Further, I certify that, on 11/26/2021 , a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Sheena Napper-Taylor 6735 Lynford Street
Philadelphia, PA 19149

By: /s/ Marika Dienes
Marika Dienes
PNC Bank, N.A.
3232 Newmark Drive
Miamisburg, OH 45342
866-754-0659